

**United States Bankruptcy Court
Eastern District of Pennsylvania**

In re:

Kelly Irana Swaby,

Debtor.

Case No. 23-12255-amc

Chapter 13

Related to ECF No. 42

Debtor's Objection to Certification of Default

AND NOW, Debtor Kelly Irana Swaby, by and through her attorney, hereby objects to the Certification of Default filed by Freedom Mortgage Corporation and requests that the Court schedule a hearing before granting relief.

Date: May 9, 2024

CIBIK LAW, P.C.
Counsel for Debtors

By: /s/ Michael A. Cibik
Michael A. Cibik (#23110)
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Philadelphia, PA 19102
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Certificate of Service

I certify that on this date I caused a true and correct copy of the Debtor's Objection to Motion for Certification of Default to be served on all parties on the clerk's service list through the CM/ECF system.

Date: May 9, 2024

/s/ Michael A. Cibik
Michael A. Cibik